

**IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

THEODORE R. ALBERTINE  
CRYSTAL D. ALBERTINE  
Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant  
vs.  
No Respondents.

Case No.:15-10775 TPA

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

September 28, 2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 07/22/2015 and confirmed on 9/30/15 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		77,542.18
Less Refunds to Debtor	944.65	
TOTAL AMOUNT OF PLAN FUND		76,597.53

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	0.00	
Trustee Fee	3,426.04	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		3,426.04

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	NEW REZ LLC D/B/A SHELLPOINT MORTG Acct: 4981	0.00	41,579.93	0.00	41,579.93
	NEW REZ LLC D/B/A SHELLPOINT MORTG Acct: 4981	21,644.58	21,644.58	0.00	21,644.58
					63,224.51

Priority					
	STEPHEN WILLIAM FRENCH ESQ Acct:	0.00	0.00	0.00	0.00
	THEODORE R. ALBERTINE Acct:	0.00	0.00	0.00	0.00
	THEODORE R. ALBERTINE Acct:	629.54	629.54	0.00	0.00
	THEODORE R. ALBERTINE Acct:	315.11	315.11	0.00	0.00
	POPE AND DRAYER Acct:	0.00	0.00	0.00	0.00
	*** N O N E ***				

Unsecured					
	AES (AMERICAN EDUCATION SRVCS) Acct: 0675	0.00	7,795.80	0.00	7,795.80
	CAPITAL ONE(*) Acct: 6488	0.00	0.00	0.00	0.00
	DISCOVER BANK(*) Acct: 6799	797.38	760.49	0.00	760.49
	LVNV FUNDING LLC, ASSIGNEE Acct: 4726	316.66	302.01	0.00	302.01
	CAVALRY SPV I LLC - ASSIGNEE(*) Acct: 5560	1,141.48	1,088.68	0.00	1,088.68
	BRIAN C NICHOLAS ESQ Acct:	0.00	0.00	0.00	0.00
	ROBERTSON ANSCHUTZ & SCHNEID PL Acct:	0.00	0.00	0.00	0.00
					9,946.98

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TOTAL PAID TO CREDITORS

73,171.49

TOTAL CLAIMED

PRIORITY 0.00

SECURED 21,644.58

UNSECURED 2,255.52

Date: 09/28/2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteedpa.com

IN RE:

THEODORE R. ALBERTINE  
CRYSTAL D. ALBERTINE  
Debtor(s)

Ronda J. Winnecour  
Movant

vs.  
No Repondents.

Case No.:15-10775 TPA

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

In re:  
Theodore R. Albertine  
Crystal D. Albertine  
Debtor(s)

Case No. 15-10775-TPA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-1  
Date Rcvd: Sep 30, 2020

User: jmar  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 20

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 02, 2020:

Recip ID	Recipient Name and Address
db/jdb	+ Theodore R. Albertine, Crystal D. Albertine, 17 Fulton Road, Shippenville, PA 16254-1601
cr	+ NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING, P.O. BOX 9013, Addison, TX 75001-9013
cr	+ NewRez LLC, Robertson, Anschutz, Schneid & Crane LLC, 10700 Abbott's Bridge Road, Suite 170, Duluth, GA 30097-8461
14080719	+ Allied Interstate, 570004099062, PO Box 4000, Warrenton, VA 20188-4000
14080723	+ Charlotte B. Shafer, 8 Burma Road, Drums, PA 18222-2822
14080724	+ Clarion County Sheriff's Office, Clarion County Courthouse, 421 Main Street, Clarion, PA 16214-1087
14080725	+ David A. Shafer, 8 Burma Road, Drums, PA 18222-2822
14080727	+ HSBC Bank Nevada, PO Box 5253, Carol Stream, IL 60197-5253
15159346	NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
14080729	Northland Group, Inc., F93793534, PO Box 390846, Minneapolis, MN 55439-0846
14098644	+ PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342-5421
14080730	+ PNC Bank, National Association, 3232 Newmark Drive, Miamisburg, OH 45342-5421
14080732	Udren Law Offices, PC, Woodcrest Corporate Cntr, 111 Woodcrest Road, Ste 200, Cherry Hill, NJ 08003-3620

TOTAL: 13

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14080722	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Oct 01 2020 03:31:29	Capital One Bank, USA, NA, PO Box 30281, Salt Lake City, Utah 84130-0281
14109663	+ Email/Text: bankruptcy@cavps.com	Oct 01 2020 03:17:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14080726	Email/Text: mrdiscen@discover.com	Oct 01 2020 03:15:00	Discover Bank, PO Box 15316, Wilmington, Delaware 19850-5316
14087834	Email/Text: mrdiscen@discover.com	Oct 01 2020 03:15:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14080728	+ Email/PDF: resurgentbknofications@resurgent.com	Oct 01 2020 03:33:15	LVNV Funding LLC, xxxxx8490, PO Box 10497, Greenville, , SC 29603-0497
14150249	Email/PDF: resurgentbknofications@resurgent.com	Oct 01 2020 03:31:35	LVNV Funding, LLC its successors and assigns as, assignee of Vion Holdings LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14080731	Email/PDF: resurgentbknofications@resurgent.com	Oct 01 2020 03:33:15	Resurgent Capital Services, LP, PO Box 10826, Greenville, SC 29603-0826

TOTAL: 7

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC BANK NATIONAL ASSOCIATION

District/off: 0315-1

User: jmar

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Date Rcvd: Sep 30, 2020

Form ID: pdf900

Total Noticed: 20

cr		PNC Bank, National Association
14080720		American Education Services
14080721		Harrisburg, PA 17130-0001
cr	*	NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
jdb	*+	Crystal D. Albertine, 17 Fulton Road, Shippensburg, PA 16254-1601

TOTAL: 4 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

**NOTICE CERTIFICATION**

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 02, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 28, 2020 at the address(es) listed below:**

<b>Name</b>	<b>Email Address</b>
Brian Nicholas	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor PNC Bank National Association bnicholas@kmlawgroup.com
David Neeren	on behalf of Creditor PNC Bank National Association dneeren@rasnj.com
Elizabeth Lamont Wassall	on behalf of Creditor PNC Bank National Association pabk@logs.com, ewassall@logs.com
Lauren Berschler Karl	on behalf of Creditor PNC Bank National Association lkarl@rascrane.com, lbkarl03@yahoo.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Sindi Mncina	on behalf of Creditor NewRez LLC smncina@rascrane.com
Stephen William French	on behalf of Debtor Theodore R. Albertine sfrenchesq@yahoo.com lmaxwell@clarionattorneys.com
Stephen William French	on behalf of Joint Debtor Crystal D. Albertine sfrenchesq@yahoo.com lmaxwell@clarionattorneys.com

TOTAL: 10